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9:14AM

RETURN TO: STEVE CROSSLIN PO BOX 132 MEMPHIS TN 38104

Account number: 4458370394440545

Property tax account number:

FULL RECONVEYANCE

FIRST TENNESSEE BANK, N.A., as duly appointed Trustee under Deed of Trust hereinafter referred to, having received form holder of the obligations thereunder a written request to reconvey, reciting that all sums secured by said Deed of Trust have been fully paid, and said Deed of Trust and the note or notes secured thereby having been surrendered to said Trustee for cancellation, does hereby Reconvey, without warranty, to the person or persons legally entitled thereto, the estate now held by it hereunder. Said Deed of Trust was executed by

JOEL A, SEMANKO AND ANDREA L. SEMANKO as original Grantor, and recorded on 27 day of FEBRUARY, 2003 In Book/Reel _____, at Page/Image _____

Series Number 200302270160 of Official Records of SKAGIT County, WASHINGTON.

Dated 2/7/03

STEVE CROSSLIN

STATE OF **TENNESSEE**County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared **STEVE CROSSLIN** with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the FIRST TENNESSEE BANK, N.A., the within named bargainer, a bank, and that he as such Loan Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and official seal at the office in MEMPHIS, TENNESSEE, this 2 day of FEBRUARY, 2006.

Signature Our

Name TWYLA DAVIDSON

(typed or printed)



LOAN OPERATIONS OFFICER